

Fill in this information to identify the case:

Debtor 1 Frederick Burton

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 19-13686

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee
for HOME EQUITY MORTGAGE LOAN ASSET-BACKED
TRUST Series INABS 2007-A, HOME EQUITY MORTGAGE
LOAN ASSET-BACKED CERTIFICATES Series INABS 2007-A

Court claim no. (if known): 10

Last 4 digits of any number you use to
Identify the debtor's account: 8410

Date of payment change:

Must be at least 21 days after
date
of this notice

07/01/2021**New total payment**\$2,752.25

Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$1,267.41

New escrow payment: \$1,322.25

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Frederick Burton
First Name Middle Name Last Name

Case number (if known) 19-13686

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✂ /s/ Brenda Likavec
Signature

Date 6/1/2021

Print Brenda Likavec
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street
Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300

Email bkpleadingsNORTHERN@il.cslegal.com

File #14-17-15571

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on June 1, 2021 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on June 1, 2021.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF

Frederick Burton , Debtor(s), 823 S. Lombard Ave., Oak Park, IL 60304

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Brenda Likavec

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
Terri M. Long ARDC#6196966
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
File #14-17-15571

NOTE: This law firm is a debt collector.

Off-Scheduled Escrow Statement

May 21, 2021

PERSONAL INFORMATION REDACTED

FREDERICK BURTON
REBECCA MCCULLOCH-BURTON
823 S LOMBARD AVE
OAK PARK, IL 60304-1609

Loan number: [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-877-744-2506
Fax 1-856-917-8300

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on May 13, 2019 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have more money than is needed, there is a surplus of **\$651.30**; however, this surplus is being retained due to the status of your mortgage. Once your loan returns to a current status, please contact our Customer Service Department at the above referenced number to determine if the surplus is still valid.

What is a surplus?

A surplus is the difference between the **anticipated** escrow balance, which is greater than the **required** escrow balance at the beginning of the analysis cycle. A surplus typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of June 30, 2021):	-\$ 12,712.98
Escrow adjusted per Proof of Claim*	\$21,297.69
Required escrow account balance (as of June 30, 2021):	\$7,933.41
Difference resulting in an escrow account surplus:	\$651.30

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Page 1 of 3

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What is my new monthly payment?

Effective July 2021, your new monthly mortgage payment will be: \$2,752.96

	<u>Current Payment</u>	<u>New Payment</u>
Principal & Interest	\$1,430.71	\$1,430.71
Escrow Deposit	\$1,267.41	\$1,322.25
Total Payment	\$2,698.12	\$2,752.96

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$1,322.25, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the July 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$13,833.59	\$14,119.71
Insurance	\$1,747.20	\$1,747.20
TOTAL	\$15,580.79	\$15,866.91

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$2,644.50 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$18,001.89- will be reached in February 2022. When subtracted from your minimum required balance of \$2,644.50, an Escrow Surplus results in the amount of \$651.30. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-877-744-2506**.

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			- 12,712.98	7,933.41
Jul 2021	COUNTY TAX	1,322.25	6,504.94	-17,895.67	2,750.72
Jul 2021	AGENCY FEES		7.00	-17,902.67	2,743.72

Continued on next page

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		

Off-Scheduled Escrow Statement (continued)

May 21, 2021

FREDERICK BURTON
REBECCA MCCULLOCH-BURTON
823 S LOMBARD AVE
OAK PARK, IL 60304-1609

Loan number: [REDACTED]

Questions?

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Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Aug 2021		1,322.25		-16,580.42	4,065.97
Sep 2021		1,322.25		-15,258.17	5,388.22
Oct 2021		1,322.25		-13,935.92	6,710.47
Nov 2021		1,322.25		-12,613.67	8,032.72
Dec 2021		1,322.25		-11,291.42	9,354.97
Jan 2022	HAZARD INS.	1,322.25	1,747.20	-11,716.37	8,930.02
Feb 2022	COUNTY TAX	1,322.25	7,600.77	-17,994.89	2,651.50
Feb 2022	AGENCY FEES		7.00	-18,001.89	2,644.50 LP
Mar 2022		1,322.25		-16,679.64	3,966.75
Apr 2022		1,322.25		-15,357.39	5,289.00
May 2022		1,322.25		-14,035.14	6,611.25
Jun 2022		1,322.25		-12,712.89	7,933.50
Total		\$15,867.00	\$15,866.91		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					3,915.14	-29,478.08
Apr 2021		1,298.40	8,936.43 *			5,213.54	-20,541.65
May 2021		1,298.40	6,561.26 E		E	6,511.94	-13,980.39
Jun 2021		1,298.40	1,267.41 E		E	7,810.34	-12,712.98
Jul 2021	COUNTY TAX	1,298.40	*	6,504.94	*	2,603.80	
Jul 2021	AGENCY FEES			7.00	*	2,596.80	
Aug 2021		1,298.40	*			3,895.20	
Sep 2021		1,298.40	*			5,193.60	
Oct 2021		1,298.40	*			6,492.00	
Nov 2021		1,298.40	*			7,790.40	
Dec 2021		1,298.40	*			9,088.80	
Jan 2022	HAZARD INS.	1,298.40	*	1,747.20	*	8,640.00	
Feb 2022	COUNTY TAX	1,298.40	*	7,314.65	*	2,623.75	
Feb 2022	AGENCY FEES			7.00	*	2,616.75	
Mar 2022		1,298.40	*			3,915.15	
Total		15,580.80	16,765.10	15,580.79	0.00		